

Certificate Number: 15317-PAE-DE-037063430

Bankruptcy Case Number: 20-13797



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 26, 2022, at 2:36 o'clock PM PST, Bepreet Marad completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 26, 2022 By: /s/Junie Montebon

Name: Junie Montebon

Title: Credit Counselor